



State releases outline of lower-cost healthcare plan

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Under a mandate from the General Assembly, the Office of the Health Insurance Commissioner today announced the outline of a lower-cost healthcare plan. You may not be able to see the doctor of your choice, and you'll have to pledge to participate in "wellness initiatives" to avoid large out-of-pocket costs. But if you don't mind these rules, you'll be able to get health insurance for \$314 a month for an individual. That's the essence of a landmark plan emerging today from the Office of the Health Insurance Commissioner, which is carrying out a law passed in the last legislative session.

Blue Cross and United are now required, starting in May, to offer a "wellness health benefit plan" that follows those rules to individuals and groups of 50 or less. The premiums can't exceed 10 percent of prevailing wage, which will come out to about 20 percent lower than current premium costs.

Most low-cost plans keep their prices down by requiring high deductibles and co-pays and limiting benefits. This plan instead focuses on keeping people healthy and having limited networks of providers chosen by the insurer based on their quality. Subscribers can get lower deductibles if they sign a "wellness pledge" that may include promising to try to lose weight or quit smoking. The plan was developed by a committee of employers, subscribers, brokers, consumer advocates and union leaders.

But whether these measures will save enough money in medical costs to keep the insurers in the black remains to be seen.